IN THE CLAIMS

Claims 21-25 and 30-32 have been withdrawn herein.

The following listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims

1.   (Previously Presented) A method for administering insurance claims, comprising the steps of:

    (a)   receiving a claim;

    (b)   determining a monetary value of said claim;

    (c)   issuing a card representing an account;

    (d)   funding said account with at least a portion of said monetary value;

    (e)   monitoring the activity of said account to obtain information regarding usage of said card; and

    (f)   analyzing said information to determine trends in said usage of said card.

2.   (Previously Presented) The method according to claim 1, wherein said trends comprise purchase trends.

3.   (Previously Presented) The method according to claim 1, further comprising the step of:

        (g) analyzing said information to determine the accuracy of said determining said monetary value.

4.   (Previously Presented) The method according to claim 1, wherein said card account is a debit card account.

5.   (Cancelled)

6.   (Previously Presented) The method according to claim 1, wherein said usage of said card reflects the payment of an actual repair cost of a vehicle and further comprising the step of:

      (g) comparing said determined monetary value of said claim to said actual repair cost of said vehicle.

7.   (Previously Presented) The method according to claim 1, wherein said claim relates to an automobile accident.

8.   (Previously Presented) The method according to claim 1, wherein said claim relates to medical treatment.

9.   (Previously Presented) The method according to claim 1, wherein said claim relates to death benefits.

10.   (Previously Presented) The method according to claim 1, wherein said claim relates to property damage.

11.   (Previously Presented) The method according to claim 1, wherein said claim relates to property loss.

12.   (Previously Presented) The method according to claim 1, wherein said claim relates to theft.

13.   (Previously Presented) The method according to claim 1, wherein the information obtained in step (e) includes a time of usage of said card.

14.   (Previously Presented) The method according to claim 1, wherein the information obtained in step (e) includes a monetary amount related to said usage of said card.

15.   (Previously Presented) The method according to claim 1, wherein the information obtained in step (e) includes a place of usage of said card.

16.   (Previously Presented) The method according to claim 1, wherein the information obtained in step (e) includes a time, place, and amount of each occurrence of usage of said card.

17.   (Previously Presented) The method according to claim 1, further comprising the step of:

    (g)   closing said account after a predetermined amount of time.

18.   (Previously Presented) The method of claim 17, further comprising the step of:

before step (g), disbursing any balance remaining in said account.

19.   (Previously Presented) The method of claim 1, wherein said card account is

managed by a third party claim service provider.

20.   (Previously Presented) The method of claim 1 wherein said card account is

managed by an insurance company.

21-25. (Withdrawn)

26.   (Previously Presented) A method for paying insurance claims, comprising the

steps of:

 (a) receiving a claim from a third party claimant;

 (b) determining a monetary value of said claim;

 (c) issuing a card to said third party claimant, said card being associated with

an account;

 (d) funding said account with at least a portion of said monetary value;

 (e) obtaining information relating to the usage of said card by said third party

claimant; and

 (e) organizing said information in a database; and

 (f) analyzing said organized information to determine characteristics in said

usage of said card.

27.   (Previously Presented) The method according to claim 26, further comprising the steps of:

(g)   identifying statistically significant trends in said organized information; and

(h)   evaluating the accuracy of said monetary value determination.

28.   (New) The method according to claim 27, further comprising the step of:

(i)   modifying said determining said monetary value in response to said evaluated accuracy of said monetary value determination.

29.   (New) A method for administering insurance claims, comprising the steps of:

(a)   receiving a plurality of claims;

(b)   determining monetary values for each of said plurality of claims;

(d)   issuing cards representing accounts;

(e)   funding said accounts with said monetary values;

(e)   monitoring the activity of said card accounts to obtain information relating to the usage of said cards; and

(f)   analyzing said information to determine trends in said usage of said cards.

30-32. (Withdrawn)